

Northern District Of Ohio  
United States Bankruptcy Court  
Suite 3001, Key Tower  
127 Public Square  
Cleveland, OH 44114  
**Case No. 04-23937-pmc**

**In re:**

Timothy R Green  
333 Denison Ave.  
Elyria, OH 44035

**Social Security No.:**

xxx-xx-5012

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **it is ordered:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** February 9, 2005  
Form ohnb234

/s/ Pat E. Morgenstern-Clarren  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0647-1  
Case: 04-23937

User: gnuun  
Form ID: 234

Page 1 of 1  
Total Served: 22

Date Rcvd: Feb 09, 2005

The following entities were served by first class mail on Feb 11, 2005.

db	+Timothy R Green,	333 Denison Ave.,	Elyria, OH 44035-6603
aty	William J Balena,	633 W. Broad St,	Elyria, OH 44035
13758186	Allen Medical Center,	P.O. Box 65274,	Charlotte, NC 28265-0274
13758187	+AllianceOne,	1684 Wooklands Dr., #150,	Maumee, OH 43537-4026
13758188	Alltel,	P.O. Box 94255,	Palatine, IL 60094-4255
13758189	+Amherst Hospital,	254 Cleveland Ave.,	Amherst, OH 44001-1699
13758190	+Anderson Financial,	P.O. Box 3097,	Bloomington, IL 61702-3097
13758191	+Avco Financial Svc.,	1091 E. Broad St.,	Elyria, OH 44035-6303
13758192	+Citifinancial,	409 Midway Blvd.,	Elyria, OH 44035-2440
13758194	+Cross Country Bank,	P.O. Box 15371,	Wilmington, DE 19850-5371
13758195	+Dish Network,	Dept. 63,	Palatine, IL 60055-0001
13758196	+EMH Regional Medical Center,	630 E. River St.,	Elyria, OH 44035-5902
13758197	+Equity One,	301 Lippincott Dr.,	Marlton, NJ 08053-4121
13758199	+First Collection Svcs.,	10925 Otter Creek E. Blvd.,	Mabelvale, AR 72103-1661
13758200	GMAC,	25000 Grt Northern, #340,	North Olmsted, OH 44070
13758201	+HMC Group,	837 Crocker Rd.,	Westlake, OH 44145-1028
13758202	+Lorain National Bank,	457 Broadway Ave.,	Lorain, OH 44052-1769
13758203	+Lorain/Medina Rural Electric,	22898 West Rd.,	Wellington, OH 44090-9474
13758204	+National Revenue Corp.,	P.O. Box 182965,	Columbus, OH 43218-2965
13758205	+Revenue Group,	3700 Park East Dr., #240,	Beachwood, OH 44122-4339
13758206	+Verizon Wireless,	250 James St.,	Morristown, NJ 07960-6410

The following entities were served by electronic transmission on Feb 09, 2005 and receipt of the transmission was confirmed on:

tr	+E-mail: atreinish@epitrustee.com	Feb 09 2005 23:16:30	Alan J Treinish,	1370 Ontario St,
	Suite 700,	Cleveland, OH 44113-1736		
13758188	EDI: ALLTEL.COM	Feb 10 2005 04:41:00	Alltel,	P.O. Box 94255, Palatine, IL 60094-4255
13758206	+EDI: AFNIVZWIRE.COM	Feb 10 2005 04:40:00	Verizon Wireless,	250 James St., Morristown, NJ 07960-6410

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13758193*	+Citifinancial,	409 Midway Blvd.,	Elyria, OH 44035-2440
13758198*	+Equity One,	301 Lippincott Dr.,	Marlton, NJ 08053-4121

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2005

Signature:

